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FAX**Date** 5/23/03**Number of pages including cover sheet** 1 9

TO: Assistant Commissioner
for Patents
Washington, DC
RE: U.S. Application No.
09/473,662 filed 12/29/99

Phone
Fax Phone 703-305-7687

FROM: Diane F. Covello

Phone 860-233-0872
Fax 860-233-0872

REMARKS: *Urgent* *For your review* *Reply ASAP* *Please Comment*

See attached Response.

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GROUP 3600

PTO/SB/21 (03-03)

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TRANSMITTAL
FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application Number	09/473,662
Filing Date	12/29/99
First Named Inventor	Risen, William
Art Unit	3625
Examiner Name	Rosen, N
Attorney Docket Number	Risen-01-c1

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form <i>ne fee required</i>	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to a Technology Center (TC)
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/Incomplete Application		
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		
Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual	Diane F. Covello 125 Walbridge Rd., W. Hartford, CT 06119 Reg # 34,164
Signature	<i>Diane F. Covello</i>
Date	5/23/03

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: 5/23/03

Typed or printed	Diane F. Covello
Signature	<i>Diane F. Covello</i>
Date	5/23/03

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

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Risen-01-C1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**In re patent application of William Risen et al.****Serial No. 09/473,662****Examiner: Rosen, N.****Filing Date: 12/29/99****Group Art Unit: 3625****For: Method of Protecting Against a Change in Value of Intellectual Property, and
Product Providing Such Protection****Assistant Commissioner for Patents
Washington, DC 20231****BOX Non-Fee Amendment****Sir:****RESPONSE**

**In response to the Office Action dated February 24, 2003, please consider the
following remarks:**

REMARKS

**Reconsideration and allowance of the above-referenced application are respectfully
requested.**

Claims 1-11, 13-15, 17, 19, 21 and 22 are pending.

**Claims 1-11, 13-15, 17, 19 and 21 are rejected under 35 U.S.C. Sec. 112, first
paragraph, as containing subject matter which was not described in the specification in
such a way as to enable one skilled in the art to which it pertains, or with which it is most
nearly connected, to make and/or use the invention. In particular, the Office Action**